

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: CHERYL L. TERSIP	§	Case No. 17-81669
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/17/2017.
- 2) The plan was confirmed on 01/25/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/05/2018, 05/17/2018, 08/03/2018, 09/13/2018.
- 5) The case was dismissed on 09/13/2018.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 13,500.00	
Less amount refunded to debtor(s)	\$ 25.00	
NET RECEIPTS		\$ 13,475.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,215.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,715.00
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN CARLIN	Lgl	4,000.00	4,000.00	4,000.00	3,500.00	0.00
CHASE MANHATTAN MORTGAGE	Uns	0.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Sec	31,102.37	31,012.37	31,012.37	5,116.52	1,339.82
EXETER FINANCE CORPORATION	Uns	0.00	0.00	0.00	0.00	0.00
KLUEVER & PLATT	Uns	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Sec	0.00	32,883.67	0.00	838.54	0.00
ILLINOIS DEPARTMENT OF	Pri	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,000.00	23,143.96	23,143.96	1,465.12	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,006.45	1,006.45	0.00	0.00
ADVOCATE GOOD SHEPHARD	Uns	92.40	NA	NA	0.00	0.00
ADVOCATE MEDICAL	Uns	228.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Uns	130.00	NA	NA	0.00	0.00
ALLIANCE LABORATORY	Uns	11.00	NA	NA	0.00	0.00
AMCA	Uns	250.25	NA	NA	0.00	0.00
AMITA HEALTH	Uns	473.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	841.00	948.03	948.03	0.00	0.00
BYL COLLECTION	Uns	234.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,643.00	1,709.47	1,709.47	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CARDIONET	Uns	234.00	NA	NA	0.00	0.00
CENTEGRA HOSPITAL	Uns	1,797.84	1,697.77	1,697.77	0.00	0.00
CENTEGRA	Uns	1,246.83	NA	NA	0.00	0.00
CENTEGRA	Uns	24.57	NA	NA	0.00	0.00
CENTEGRA	Uns	1,269.53	NA	NA	0.00	0.00
CENTEGRA	Uns	1,978.41	NA	NA	0.00	0.00
CENTEGRA	Uns	118.00	NA	NA	0.00	0.00
CENTEGRA	Uns	1,366.83	NA	NA	0.00	0.00
CENTEGRA	Uns	843.27	NA	NA	0.00	0.00
CENTEGRA	Uns	24.57	NA	NA	0.00	0.00
CENTEGRA	Uns	288.39	NA	NA	0.00	0.00
CENTEGRA	Uns	1,266.83	NA	NA	0.00	0.00
CENTEGRA	Uns	613.69	NA	NA	0.00	0.00
CENTEGRA	Uns	788.27	NA	NA	0.00	0.00
CENTEGRA	Uns	82.50	NA	NA	0.00	0.00
CENTEGRA	Uns	1,401.96	NA	NA	0.00	0.00
CENTEGRA	Uns	36.12	NA	NA	0.00	0.00
CENTEGRA	Uns	82.50	NA	NA	0.00	0.00
CENTEGRA	Uns	2,023.61	NA	NA	0.00	0.00
CENTEGRA HEALTH	Uns	346.99	NA	NA	0.00	0.00
CENTEGRA HEALTH	Uns	40.00	NA	NA	0.00	0.00
CENTEGRA HOSPITAL	Uns	83.00	NA	NA	0.00	0.00
CLEVELAND SKIN PATHOLOGY	Uns	29.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	626.00	732.00	732.00	0.00	0.00
DERMATOLOGY SPECIALISTS OF IL	Uns	28.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	817.00	817.55	817.55	0.00	0.00
H & R ACCOUNTS	Uns	165.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	640.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	640.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	95.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	74.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	49.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	25.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Uns	22.70	NA	NA	0.00	0.00
HARRIS & HARRIS	Uns	224.97	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HARRIS & HARRIS LTD	Uns	251.45	NA	NA	0.00	0.00
ICS	Uns	260.00	NA	NA	0.00	0.00
ICS COLLECTION SERVICE	Uns	228.00	NA	NA	0.00	0.00
ILLINOIS VALLEY COMMUNITY	Uns	2,066.12	NA	NA	0.00	0.00
IRS	Uns	0.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	498.00	544.67	544.67	0.00	0.00
MCHENRY COUNTY COLLECTOR	Uns	8,481.88	NA	NA	0.00	0.00
MCHENRY PATHOLOGY	Uns	190.75	NA	NA	0.00	0.00
MCHENRY RADIOLOGISTS &	Uns	10.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Uns	105.00	NA	NA	0.00	0.00
NATIONWIDE	Uns	395.12	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Uns	112,530.00	113,390.56	0.00	0.00	0.00
NAVIENT	Uns	15,601.00	NA	NA	0.00	0.00
NAVIENT	Uns	10,371.00	NA	NA	0.00	0.00
NAVIENT	Uns	9,619.00	NA	NA	0.00	0.00
NAVIENT	Uns	2,228.00	NA	NA	0.00	0.00
PULMONARY CRITICAL CARE	Uns	63.00	NA	NA	0.00	0.00
RUSH UNIVERSITY	Uns	1,261.79	NA	NA	0.00	0.00
SPECTRUM HEALTH	Uns	1,686.58	NA	NA	0.00	0.00
SPRING GROVE DENTAL	Uns	990.00	NA	NA	0.00	0.00
SUBURBAN LUNG ASSOCIATES	Uns	247.76	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	300.00	344.29	344.29	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	545.00	596.60	596.60	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	315.00	359.24	359.24	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	191.08	NA	NA	0.00	0.00
TRI-COUNTY EMERGENCY	Uns	105.00	NA	NA	0.00	0.00
WEST MICHIGAN ANESTHESIA	Uns	191.08	NA	NA	0.00	0.00
WHISPERING POINT	Uns	244.13	NA	NA	0.00	0.00
ZUKOWSKI ROGERS FLOOD &	Uns	961.63	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Uns	0.00	6,007.29	6,007.29	0.00	0.00
CENTEGRA	Uns	1,797.84	NA	NA	0.00	0.00
ROBERT ZIEMBICKI	Uns	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	0.00	908.23	908.23	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 838.54	\$ 0.00
Debt Secured by Vehicle	\$ 31,012.37	\$ 5,116.52	\$ 1,339.82
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 31,012.37	\$ 5,955.06	\$ 1,339.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 23,143.96	\$ 1,465.12	\$ 0.00
TOTAL PRIORITY:	\$ 23,143.96	\$ 1,465.12	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 15,671.59	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,715.00	
Disbursements to Creditors	\$ 8,760.00	
TOTAL DISBURSEMENTS:		\$ 13,475.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.